

Private and confidential

Mrs Anne-Marie Cremin
33 Mitchells Court
Kerry Pike
Co Cork
Cork

Plan:

Irish Life Personal Pension

Plan number:

11860382

Life Covered:

Anne-Marie Cremin

Phone

01 704 1010

Fax

01 704 1900

E-mail

customerservice@irishlife.ie

www.irishlife.ie

Lines open

Monday to Thursday 8 to 8

Friday 10 to 6

Saturday 9 to 1

Office address

Lower Abbey Street

Dublin 1 Ireland

5 November 2015

Your Irish Life Personal Pension welcome pack

Dear Mrs Cremin

Thank you for your application for an Irish Life Personal Pension arranged by City Life Limited. The Irish Life Personal Pension is a tax efficient savings plan designed to provide you with a fund with which you can purchase pension benefits.

Your welcome pack contains important information about your plan and we recommend you study these documents carefully to make sure the information is in line with your expectations. This pack includes the following:

- A copy **plan schedule** which sets out the key features of the pension plan. Your original plan schedule has been sent to City Life Limited for delivery to you.
- An **Irish Life Personal Pension booklet** which is a simple guide to how your plan works.
- A **Fund Guide** which describes the funds available to you and the associated charges.
- A **terms and conditions booklet** which sets out your plan rules in 'plain english'.
- A copy **tax certificate**. Your original tax certificate has been sent to City Life Limited for delivery to you.
- A detailed **customer information notice** issued in accordance with the Life Assurance (Provision of Information) Regulations, 2001. This covers some of the details of your plan and your consumer rights.
- An explanation of the benefits of Customer Information Line and Online Services.

Your contribution details

The contribution amount under this plan is €14,500.00.

Important Information

- Details of the contribution made, the specific benefits and the fund(s) chosen are set out in the plan schedule.
- We have invested your single contribution of €14,500.00 from 3 November 2015.

Registered Office
Irish Life Centre
Lower Abbey Street
Dublin 1

A list of our directors' names and personal details is available for inspection on request at the above address

Registered in Ireland number 152576

in the interest of customer service we will record and monitor calls

Irish Life Assurance plc is regulated by the Central Bank of Ireland

Irish Life is part of the Great-West Lifeco group of companies, one of the world's leading life assurance organisations

Replacing a plan

If you have taken out this plan in complete or partial replacement of an existing plan, please take special care to satisfy yourself that this plan meets your needs. In particular, please make sure that you are aware of the financial consequences of replacing your existing plan. If you are in doubt about this, please contact your financial adviser, City Life Limited or a member of our Irish Life customer service team.

Change your mind

The Irish Life Personal Pension is a pension plan that affords you a wide range of options and allows you to customise your pension to your own specific needs. However if you do not wish to go ahead with this plan, you may cancel it by writing to Irish Life. If you do this within 30 days from the date we send this letter, we will refund any contributions you have made. For single contributions, this refund is subject to deduction of any losses that may have been incurred as a result of fluctuations in the value of assets relating to the plan during the period it was in force. We strongly advise that you discuss this with City Life Limited or our customer service team before doing so.

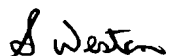
If you have a complaint

If you have a complaint you can contact a member of our customer service team on the number below. We will make every effort to resolve your complaint quickly. However, if you feel that your complaint has not been properly dealt with, you can contact the Financial Services Ombudsman's Bureau at 3rd Floor, Lincoln House, Lincoln Place, Dublin 2.

If you have any further questions or if we can help you in any way, please contact our customer services team on 01 704 1010. In the interest of customer service we will record and monitor calls.

Thank you for choosing City Life Limited and Irish Life to care for your financial needs.

Yours sincerely,



Se Weston
Executive Manager - Customer Service

COPY

Irish Life Personal Pension

P9/PA44

Plan schedule

Your plan details

Customer name	Anne-Marie Cremin
Date of birth	15 June 1968 Not Admitted
Plan number	11860382
Start date	3 November 2015
Your chosen retirement date	15 June 2033
Currently of the address stated in the application form	

Your plan benefits

The benefits of this plan will be paid in line with the plan's terms and conditions.

Your contribution details

SINGLE contribution	€14,500.00
% of contribution invested	100.00%
Amount invested	€14,500.00

Signed on behalf of Irish Life Assurance plc as of 5 November 2015



Tony Lawless
General Manager - Brokerage

Details of other charges

Single contribution charges

Your fund details

Fund(s) Chosen	Fund Split	Yearly Fund Charge	Unit Price	Number of units
Skyline Conservative Portfolio	100.00%	1.250%	€0.998	14,529.06

We will also take a plan charge of 0.20% every year from the fund you have built up with this single contribution.

Please read your Terms and Conditions booklet for more details on the above charges.

Any Government levy or tax will be deducted as required.

Different charges may apply if you add a new single contribution. We recommend you speak to your financial adviser before you make any changes.

Full details of the benefits and charges attaching to your plan are detailed in your Terms and Conditions booklet.

Retirement Annuity Contract (RAC) Certificate

Plan:
Irish Life Personal Pension

Reference:P9/PA44

Plan number:
11860382

Date: 5 November 2015

Life Covered
Anne-Marie Cremin

- In order to obtain tax relief this certificate should be produced to your Inspector of Taxes.
- The following are particulars of Contract approved under Section 784 and/or 785 of Chapter 2 of Part 30 of the Taxes Consolidation Act 1997.

Number: 11860382

Effected By: Anne-Marie Cremin

Born on: 15 June 1968

Age admitted: No

Contract

Retirement Benefits District Reference Number	RAC 4
Reference Code of approved contract	3

Payment Information	Section 784 & 785 (with or without life cover)	Section 785 only (life cover only)
---------------------	---	---------------------------------------

Amount of each recurring payment -

Frequency of payment Single

Date paid 3 November 2015

If recurring payment, can payments be varied in later years under the contract? -

Amount of single payment (if any) €14,500.00

If single payment, can payments be made in later years? Yes

Due date of last payment -

A further certificate will be issued whenever the amount of the payments made in any year differs from the amount of those paid in the preceding year.

About this plan

- The Plan is in a form which has been approved by the Revenue Authorities.
- This certificate provides details of the plan and is provided for the purpose of production to the Revenue authorities.
- This certificate is of no value for any other purpose, nor is it a guarantee that the payment will qualify for tax relief.

**Irish Life Personal Pension
Customer Information Notice for Policy 11860382**

A. INFORMATION ABOUT THE POLICY

1. MAKE SURE THE POLICY MEETS YOUR NEEDS!

Your Irish Life Personal Pension is a long term single payment pension plan. A lump sum contribution will be made at the start of the contract. You will also have the option of making additional single contributions in the future.

The purpose of this plan is to:

- * build up a retirement fund; and
- * provide for payment of the value of your fund to your estate in the event of your death before retirement

By taking out this plan you are committing to making a single, lump sum contribution. Unless you are fully satisfied as to the nature of this commitment having regard to your needs, resources and circumstances, you should not enter into this commitment.

In the application form, you have told us that this plan does not replace in whole or in part any existing plan with Irish Life or another insurer which has been, or is to be cancelled or reduced. You will have signed a declaration to confirm this.

2. WHAT HAPPENS IF YOU WANT TO CASH IN THE POLICY EARLY OR STOP PAYING PREMIUMS?

The proceeds of this plan can be taken only on retirement. **You cannot cash in your plan early, although you can transfer the fund to another personal pension plan.**

After the lump sum contribution at the start of the plan, no further contributions are required.

If we have increased the percentage of contribution invested for your single contribution, or for any additional single contribution, exit charges may apply to your plan. If this applies, the exit charges will be shown on your plan schedule. Please refer to your Terms and Conditions booklet.

In certain circumstances, we may delay transfers. This may be because there are a large number of customers wishing to transfer into or out of the fund at the same time, if there are practical problems buying or selling the assets within the fund or if an external manager who is responsible for the investment of any part of the fund imposes a delay.

Due to the high cost and time involved in buying or selling properties, a delay of this sort is most likely to happen if you are invested in a property fund (or a fund with a high proportion of property or property related assets). The length of any delay will depend on how long it takes us to buy or sell the assets in the fund. A minimum delay of six months would be likely to apply in this situation. Delayed transactions will be based on the value of units at the end of the delay period when the transaction actually takes place.

When there are more customers moving out of a fund than making new investments in it, or there are more customers making new investments than moving out of the fund, we may reduce the value of the units in the fund to reflect the percentage of the costs associated with buying and selling the assets of the fund. The reduction in the value of the affected assets will be different for each fund and is likely to be most significant for the proportion of any fund invested in property. The reduction for any part of the fund invested with external fund managers may happen at a different time to the reduction for the rest of the fund.

If you are invested in the Capital Protection Fund, a market adjustment factor may be applied to your fund value if you leave earlier than expected. Full details of this reduction are contained in your plan Terms and Conditions booklet.

3. WHAT ARE THE PROJECTED BENEFITS UNDER THE POLICY?

ILLUSTRATIVE TABLE OF PROJECTED BENEFITS AND CHARGES FOR PLAN 11860382

Year	A	B	C	D = A+B-C
	Total amount of premiums paid into the policy to date	Projected Investment growth to date	Projected expenses and charges to date	Projected policy value
1	€14,500	€641	€228	€14,912
2	€14,500	€1,300	€463	€15,336
3	€14,500	€1,977	€705	€15,772
4	€14,500	€2,674	€954	€16,220
5	€14,500	€3,391	€1,209	€16,682
10	€14,500	€7,291	€2,600	€19,191
15	€14,500	€11,779	€4,200	€22,079
17	€14,500	€13,758	€4,906	€23,352
NRA	€14,500	€14,356	€5,119	€23,737

NRA

Normal retirement age, which is assumed to be age 65.

Warning: These figures are estimates only. They are not a reliable guide to the future performance of your investment.

IMPORTANT:

THIS ILLUSTRATION ASSUMES A RETURN OF 4.45% A YEAR. THIS RATE IS FOR ILLUSTRATION PURPOSES ONLY AND IS NOT GUARANTEED.

ACTUAL INVESTMENT GROWTH WILL DEPEND ON THE PERFORMANCE OF THE UNDERLYING INVESTMENTS AND MAY BE MORE OR LESS THAN ILLUSTRATED.
The figures shown in column B allow for the cost of the government pension levy.

If you have chosen an investment strategy which automatically switches your funds as you approach retirement, the assumed rate of return starts at 4.45%. This rate will change over the term of your plan to reflect the gradual change in the funds in which your plan will be invested.

The effect of the deductions in respect of the expenses and charges shown is to reduce the assumed growth rate on your fund by 1.60% each year.

The charges shown in column C include the cost of intermediary/sales remuneration incurred by Irish Life, as described in section 4.

This illustration assumes an investment term of 17 years and 7 months. The contribution made includes all charges, expenses, intermediary remuneration and sales remuneration associated with your plan.

The benefits payable will depend on the taxation rules which are described in section 7. In particular, if your pension fund grows above the standard fund threshold (as described in 'Taxation of Benefits' in section 7), tax may be payable. This projection does not allow for this tax.

The following are the estimated benefits available at retirement:

1. You can take up to 25% of your pension fund as a retirement lump sum, part or all of which may be tax free. The way in which this lump sum is treated is subject to certain limits and this is explained in more detail in section 7. Based on this, we estimate it to be €5,934 . The equivalent retirement lump sum in today's money terms (assuming inflation of 3% each year) is €3,529 .
2. The balance of the fund (€17,803) can be used in any one of the following ways:
 - The balance of the fund can be used to buy a pension (annuity), and is estimated to be sufficient to buy a pension of €744 each year. This pension is assumed to increase at 2% each year during payment. The equivalent pension in today's money terms (assuming inflation of 3% each year) is €443 each year.
 - Subject to either having a guaranteed income for life of at least €12,700 each year or investing €63,500 of the balance of the fund in either an annuity payable to you immediately or in an Approved Minimum Retirement Fund (AMRF), the balance of the fund can be:
 - (i) invested in an Approved Retirement Fund (ARF), from which cash may be drawn down periodically, or in which the capital may be accumulated over time subject to a minimum level of regular withdrawal or deemed distribution each year; or
 - (ii) withdrawn as a taxable cash sum, in which event this amount will be treated as part of your income in the year and you will be liable to pay income tax, the Universal Social Charge, PRSI (if applicable) and any other taxes or levies payable on it.

Any sum invested in the AMRF cannot be withdrawn until you meet the guaranteed income requirement, reach age 75 years or you die.

The equivalent balance of the fund in today's money terms (assuming inflation of 3% each year) is €10,587.00.

The limits above may change in the future.

The estimated fund at retirement is for illustrative purposes only and is not guaranteed. Actual investment growth will depend on how the investment performs and may be more or less than illustrated. The pension is based on applying an annuity rate of 4.18% to the balance of the fund after the retirement lump sum is taken. It is paid monthly in advance and is guaranteed to be paid for 5 years. Thereafter, the annuity will cease on your death. The pension payment is on your life only. The annuity rate used is a long-term average rate and is not guaranteed. The actual annuity rate available at retirement is likely to differ from the annuity rate used in the illustration. Different annuity options can be chosen at retirement.

Funds with external managers

Some funds are wholly or partly managed by external managers. If you are invested in one of these funds, the illustration above assumes an estimated average level of external manager charges on that fund. However, the level of these charges can vary. Section 8 below gives details on the reasons for this.

Incentive fees

An incentive fee may be paid to the external fund managers if they achieve positive investment returns on the funds they manage.

Depending on the particular fund, circumstances in which an incentive fee may be paid to an external manager include the following:

- If the investment return is positive in any calendar quarter.
- If the investment returns exceed a certain level each year.
- If the investment returns achieved in a particular year are greater than the previous highest investment return
- If the returns achieved by these funds exceed the performance of a benchmark fund.

If an incentive fee would be payable under the assumptions used to produce the illustration in the table of benefits and charges in section 3 an estimate of this incentive has been included in the figures. However, generally the figures in the table of benefits and charges in Section 3 do not include incentive fees that might arise as they would not be payable under the assumptions used to produce the illustration.

If during the term of your plan an incentive fee is paid, this will be reflected in the unit price.

Counterparty Risk

It is important to note that the value of investments with any fund manager may be affected if any of the institutions with whom money is placed suffers insolvency or any other financial difficulties. Where a fund is managed by an external fund manager, the value of your units will reflect the value of the assets recovered from that manager. Irish Life will not use any of our assets to make up any shortfall.

4. WHAT INTERMEDIARY/SALES REMUNERATION IS PAYABLE?

ILLUSTRATIVE TABLE OF INTERMEDIARY/SALES REMUNERATION FOR PLAN 11860382

Year	Premium payable in that year	Projected total intermediary/sales remuneration payable in that year
1	€14,500	€262
2	€0	€45
3	€0	€47
4	€0	€48
5	€0	€99
10	€0	€114
15	€0	€131
17	€0	€138
NRA	€0	€82

NRA

Normal retirement age, which is assumed to be age 65.

The projected Intermediary/sales remuneration shown above includes the costs incurred by Irish Life in relation to the provision of sales advice, service and support for the plan. These costs are included in the plan charges set out in column C of the illustrative table of projected benefits and charges in section 3.

5. ARE RETURNS GUARANTEED AND CAN THE PREMIUM BE REVIEWED?

The benefits illustrated are not guaranteed. They are neither minimum nor maximum amounts.

What your fund will be worth depends on the rate at which your investments grow. You could end up with a fund of more or less than these projected amounts.

If the investment return actually achieved is lower, or the charges incurred are higher, than those assumed in these illustrations, you will need to make extra contributions in order to achieve the funds illustrated.

6. CAN THE POLICY BE CANCELLED OR AMENDED BY THE INSURER?

Irish Life can alter the plan (or issue another plan in its place) if at any time any of the following happens:

- * the Revenue Commissioners remove their approval of this contract
- * it becomes impossible or impracticable to carry out any of the plan provisions because of a change in the law or other circumstances beyond our control
- * the tax treatment of Irish Life or this plan is altered or we have to pay a government levy,

but only in so far as the Revenue Commissioners allow. If the cost of administering your Irish Life Personal Pension increases unexpectedly we may need to increase the charges on your plan. Before we alter the plan (or issue another in its place), we will send a notice to your last known address explaining the change and your options.

You must provide any information or evidence which we need to administer the plan.

The pension plan may be ended if you are, or become, ineligible for a personal pension plan.

7. INFORMATION ON TAXATION ISSUES

Any taxes or levies imposed by the government will be collected by Irish Life and passed directly to the Revenue Commissioners as required.

Your Irish Life Personal Pension is approved by the Revenue Commissioners. You should note that for the purposes of calculating any Revenue limits on tax relief for any payments, or the benefits that may be taken at retirement, all personal pension contracts must be aggregated in accordance with Revenue rules.

Tax Relief on contributions

Your Age	Maximum amount you can claim income tax relief on*
Under 30	Up to 15% of your net relevant earnings
30 to 39	Up to 20% of your net relevant earnings
40 to 49	Up to 25% of your net relevant earnings
50 to 54	Up to 30% of your net relevant earnings
55 to 59	Up to 35% of your net relevant earnings
60 and over	Up to 40% of your net relevant earnings

* The maximum amount that qualifies for income tax relief is capped at an earnings limit of €115,000 currently.

There is no maximum contribution that can be made, but you may only claim income tax relief within the above limits. Any excess contributions that do not qualify for relief in a given year may be carried forward to future tax years.

Taxation of Benefits

Under current legislation, the maximum pension fund allowed for tax purposes is €2,000,000. The relevant maximum will apply to the aggregate value of all pension provision held by an individual. Any fund in excess of this amount will be liable to a once-off tax charge at the current marginal rate of income tax before your retirement benefits are paid.

You can take up to 25% of your pension fund as a retirement lump sum, part or all of which may be tax free.

- The maximum tax free amount you can receive is €200,000.
- Retirement lump sums between €200,000 and €500,000 will be subject to the current standard rate of income tax.
- Any retirement lump sums greater than €500,000 will be taxed at your marginal tax rate and will be liable to Universal Social Charge. PRSI payable at that time will also apply.

These are lifetime limits and apply in respect of all lump sums received since 7th December 2005.

The balance of the fund can:

- be used to buy an annuity (pension for life) which is subject to tax, or
- Subject to either having a guaranteed income for life of at least €12,700 each year or investing €63,500 of the balance of the fund in either an annuity payable to you immediately or in an Approved Minimum Retirement Fund (AMRF), the balance of the fund can be:
 - (i) invested in an Approved Retirement Fund (ARF), from which cash may be drawn down periodically, or in which the capital may be accumulated over time subject to a minimum level of regular withdrawal or deemed distribution each year; or
 - (ii) withdrawn as a taxable cash sum, in which event this amount will be treated as part of your income in the year and you will be liable to pay income tax, the Universal Social Charge, PRSI (if applicable) and any other taxes or levies payable on it.

Funds investing in overseas property or other overseas assets

Some funds may invest wholly or partly in property or other assets outside of Ireland. Any UK rental profit from property not held directly by Irish Life, i.e. profit from UK property companies, is subject to the basic UK rate of tax according to current United Kingdom tax law. UK tax incurred by Irish Life in respect of UK property will be deducted from the fund. Property held directly by Irish Life will not be subject to tax.

For any investments in overseas property, tax will be deducted on any rental profit if this is required by the domestic tax rules of the relevant country. In some instances, depending on the domestic tax rules of the country, capital gains tax may also be payable on capital gains made within the fund.

For any investments in overseas assets, tax will be deducted on income or profits if this is required by the domestic tax rules of the relevant country. In some instances, withholding or other underlying taxes may apply, depending on the domestic tax rules of the relevant country.

Any tax due will be deducted from the fund and thus reflected in the fund performance. If tax legislation and practice changes during the term, this will be reflected in the fund value.

Please contact City Life Limited or Irish Life if you do not fully understand the likely tax treatment of any benefits payable in connection with your Irish Life Personal Pension.

8. ADDITIONAL INFORMATION IN RELATION TO YOUR POLICY.

What are the Benefits and Options provided under this plan?

Retirement Benefits

The Irish Life Personal Pension is a tax efficient savings plan designed to build up a fund from which you can provide pension benefits when you retire. On retirement, part of the accumulated fund may be paid to you in the form of a retirement lump sum and the balance can be invested in order to provide you with an income, further investment or a cash sum, subject to certain restrictions. (See options outlined above in section 3.)

If you die before you retire, the full value of your pension fund at that stage will be paid to your estate. Your dependants may have to pay inheritance tax depending on who inherits.

What is the term of the contract?

You have selected a retirement age of 65. The contract will cease on your 75th birthday if retirement benefits have not been taken before that time. Retirement benefits can be taken at any stage between your 60th and 75th birthday.

Are there circumstances under which the plan may be ended?

The pension plan may be ended if you are, or become, ineligible for a personal pension plan.

How are the contributions invested?

Your Irish Life Personal Pension is a unit-linked pension plan. In return for your money we allocate units to your Irish Life Personal Pension from each of your chosen funds. These will be listed on your plan schedule. The value of your investment is linked to the value of these units.

Where you choose a fund that invests in equities or bonds, the equities or bonds within that fund may be used for the purpose of securities lending in order to earn an additional return for the fund. While securities lending increases the level of risk within a fund it provides an opportunity to increase the investment return. Where an external manager engages in securities lending, they may keep some or all of the revenue from this activity for themselves.

The value of a unit may go down as well as up over time, depending on how the underlying assets perform. You do not own the units. Unit-linking is simply a method of working out the value of your investment at any date. The value of your investment at any date will be equal to the total of the number of units allocated to your investment from each fund multiplied by the price for units of that fund on that date. The value of your investment will therefore go down as well as up over time as the unit prices change to reflect the value of the underlying assets.

You may, at any time, switch some or all of your money from one fund to another by writing to us to request a switch. However it is important to note, before you switch from your original fund choice(s), that the funds in your Irish Life Personal Pension have different levels of risk and potential return and they may also have different yearly fund charges. In certain circumstances, there may be a delay in switching. This is explained in your terms and conditions. We may also apply a market adjustment factor to certain guaranteed funds such as the Capital Protection Fund.

Variable charges

Funds are managed at an overall level by Irish Life. For some funds, a part or all of the assets are managed by companies (external managers) other than Irish Life. There are charges taken from these funds by both Irish Life and these external fund managers.

The external fund managers deduct costs and charges from the assets they manage. These will be reflected in the performance of the fund. The level of the charges as a percentage of the overall fund can vary for several reasons.

The first reason for the variability in the effect of these charges on the overall fund is the fact that the proportion of the fund that is managed by external managers can vary over time. The weighting of individual investment types may also vary over time. Where the fund invests in other funds, the overall fund charge will also vary accordingly. This split can change in the future mainly due to the availability of assets and also inflows and outflows in the fund. The actual level of the external manager charge will therefore vary depending on the weighting of these factors within the fund.

The second reason for the variability is that the level of the charges applied by external fund managers can vary according to the fund managers chosen in the future. The external managers may also be paid an incentive fee if they achieve positive investment returns on the fund.

The third reason for the variability in the effect of these charges on the overall fund is if the funds managed by external fund managers borrow to increase the amount of assets that the funds invest in. Borrowing increases the potential for enhanced returns if the assets perform well, but also increases the level of risk of the investment. The external manager charges in relation to investments may be based on the total value of the assets held including any borrowings made rather than on the funds they manage. The amount of borrowing relative to the value of the assets held will determine the level of these charges as a percentage of the funds managed.

If the level of borrowing increases relative to the value of assets, then the level of charges as a percentage of funds managed would increase. For example, a significant fall in asset values could result in a significant increase in the average level of this charge as a percentage of funds managed. This is because a fall in asset values means that the amounts borrowed would represent a higher proportion of the fund value.

Equally, if the level of borrowing reduces relative to the value of assets, then the level of charges as a percentage of funds managed would also reduce. For example, a significant rise in asset values could result in a significant decrease in the average level of this charge as a percentage of funds managed. This is because a rise in asset values means that the amounts borrowed would represent a lower proportion of the asset value.

The charge could also vary if the fund manager receives an incentive fee when they achieve positive investment returns on the funds they manage. This is explained in Section 3 and in more detail in your Terms and Conditions booklet.

Where these factors apply to a fund we have estimated the expected fund charges for the purposes of the table of benefits and charges set out in section 3. This charge is shown in your Fund Guide. This is for illustration purposes only and is not a contractually fixed charge. The actual level of the external managers' charges may be higher or lower than this depending on the factors outlined above.

Your Fund Guide contains details on all fund charges, including an example of the average fund charge for funds with variable external manager charges, based on certain underlying fund mixes.

Is there an opportunity to change your mind?

You will have an opportunity to cancel the plan if you are not satisfied that the benefits meet your needs. You may do this by writing to the Customer Service Team at Irish Life within 30 days of the date we send you this pack. On cancellation all benefits will end and Irish Life will refund your contribution less any decrease in investment values during the period, and in accordance with Revenue rules.

Law applicable to your plan

Irish Law governs the plan and the Irish Courts are the only courts that are entitled to settle disputes.

What to do if you are not happy with the plan or have any questions?

If for any reason you feel that this plan is not right for you, or if you have any questions, you should contact the Irish Life Customer Service Team, Lower Abbey Street, Dublin 1 who will deal with your enquiry. Our Customer Services Team also operate an internal complaints procedure and any complaints you may have will, in the first instance, be fully reviewed by them. If you feel we have not dealt fairly with your complaint, you should contact the Financial Services Ombudsman at 3rd Floor, Lincoln House, Lincoln Place, Dublin 2.

B. INFORMATION ON SERVICE FEE

There are no charges payable to Irish Life other than those set out in your table of benefits and charges and in your Terms and Conditions booklet.

C. INFORMATION ABOUT THE INSURER/INSURANCE INTERMEDIARY/SALES EMPLOYEE

Your Irish Life Personal Pension is provided by Irish Life Assurance plc, a company authorised in Ireland. Irish Life Assurance plc is regulated by the Central Bank of Ireland. You can contact us at Irish Life Centre, Lower Abbey Street, Dublin 1, by telephone at 01 704 1010, by fax at 01 704 1900, and by e-mail at customerservice@irishlife.ie. In the interest of customer service, we will record and monitor calls.

Your Irish Life Personal Pension was arranged by City Life Limited whose status under insurance legislation is that of Insurance Intermediary.

City Life Limited should advise you of the companies for which it holds agencies.

No delegated or binding authority is granted by Irish Life to City Life Limited in relation to underwriting, claims handling or claims settlement.

D. INFORMATION TO BE SUPPLIED TO THE CUSTOMER DURING THE TERM OF THE INSURANCE CONTRACT

We at Irish Life are obliged by law to tell you if any of the following events occurs during the term of your contract:

- we change our name

- our legal status changes

- our head office address changes

- an alteration is made to any term of the contract which results in a change to the information given in paragraph A(8) of this document.